



04772 U.S. PTO

**UTILITY APPLICATION**

Attorney Docket No.: 1DATA.101A

First Named Inventor: Lisa C. Tidwell

Title: **SYSTEMS AND METHODS FOR ASSESSING THE  
RISK OF A FINANCIAL TRANSACTION USING  
AUTHENTICATING MARKS**

Express Mail Label No.: EV 319020393 US

17302 U.S. PTO  
10/731540**Direct all correspondence to Customer No.: 20995**

Date: December 9, 2003

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**FILING FEES:**

FEE CALCULATION				
FEE TYPE		FEE CODE	CALCULATION	TOTAL
Basic Utility		1001 (\$770)		\$770
Non-English Spec.		1053 (\$130)		\$0
Recordation Fee		8021 (\$40)	1 x 40 =	\$40
Excess Claims > 20	45 - 20 = 25	1202 (\$18)	25 x 18 =	\$450
Independent > 3	7 - 3 = 4	1201 (\$86)	4 x 86 =	\$344
Multiple Claim		1203 (\$290)		\$0
			<b>TOTAL FEE DUE</b>	<b>\$1604</b>

(X) A check in the amount of **\$1,604** to cover the Total Fee Due is enclosed.

The Commissioner is hereby authorized to charge any additional fees which may be required, now or in the future, or credit any overpayment to Account No. 11-1410.

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MAIL STOP PATENT APPLICATION  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**CERTIFICATE OF MAILING BY "EXPRESS MAIL"**

**Attorney Docket No.:** 1DATA.101A

**Applicants** : Tidwell, et al.

**For** : SYSTEMS AND METHODS FOR ASSESSING  
THE RISK OF A FINANCIAL TRANSACTION  
USING AUTHENTICATING MARKS

**Agent** : Nira M. Brand

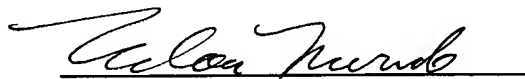
**"Express Mail"**  
**Mailing Label No.** : EV 319020393 US

**Date of Deposit** : December 9, 2003

I hereby certify that the accompanying

Transmittal letter; Specification in 93 pages; 23 Sheets of Drawings;  
**SIGNED** Declaration by Inventor in 6 pages; Recordation Form Cover  
Sheet and Assignment in 4 pages; Power of Attorney by Assignee and  
Copy of Assignments in 5 pages; Checks for Filing Fees; Return Prepaid  
Postcard

are being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 CFR 1.10 on the date indicated above and are addressed to the Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

  
Nelson Merida

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	First Named Inventor: <b>Lisa C. Tidwell</b>
	Title: <b>SYSTEMS AND METHODS FOR ASSESSING THE RISK OF A FINANCIAL TRANSACTION USING AUTHENTICATING MARKS</b>
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Date: December 9, 2003 Page 1 of 2	

**Mail Stop Patent Application**

United States Patent and Trademark Office

PO Box 1450

Alexandria, VA 22313-1450

The following enclosures are transmitted herewith to be filed in the patent application of:

Inventors:

- |                      |                        |
|----------------------|------------------------|
| 1. Lisa C. Tidwell   | 2. Amy L. Swift        |
| 3. Cassandra Mollett | 4. Mark Wallin         |
| 5. Lance D. Pate     | 6. Charles R. Williams |

**APPLICATION ELEMENTS:**

- (X) Specification in 93 pages.
- (X) Drawings in 23 sheets.
- (X) Declaration by Inventors in 6 pages.

Originally signed

**OTHER APPLICATION PARTS:**

- (X) Recordation form cover sheet and Assignment in 4 total pages (cover sheet & assignments).
- (X) Power of attorney form and copy of assignment in 5 pages.
- (X) Return prepaid postcard.